

Certificate Number: 06501-PAE-DE-037172164

Bankruptcy Case Number: 22-13258



06501-PAE-DE-037172164

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 9, 2023, at 3:56 o'clock PM CST, Joseph W. Atkinson completed a course on personal financial management given by internet by Arbor Investments LTD., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 9, 2023 By: /s/Carlo Skrupa

Name: Carlo Skrupa

Title: Program Manager